## Case 1-16-12134-cjf Doc 1 Filed 06/15/16 Entered 06/15/16 15:45:07 Desc Main Document Page 1 of 45

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
WESTERN DISTRICT OF WISCONSIN	_	
Case number (if known)	_ Chapter you are filing under:	
	☐ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	Chapter 13	Check if this an amended filing

## Official Form 101

## **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport).  Bring your picture identification to your meeting with the trustee.	Brandon First name  G Middle name  Eggers Last name and Suffix (Sr., Jr., II, III)	First name  Middle name  Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years		
	Include your married or maiden names.		
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-3223	

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Case number (if known)

Debtor 1 Brandon G Eggers

About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): Any business names and **Employer Identification** Numbers (EIN) you have I have not used any business name or EINs. ☐ I have not used any business name or EINs. used in the last 8 years Include trade names and Business name(s) Business name(s) doing business as names EINs EINs If Debtor 2 lives at a different address: Where you live 569 Hillside Dr Prescott, WI 54021 Number, Street, City, State & ZIP Code Number, Street, City, State & ZIP Code **Pierce** County County If your mailing address is different from the one If Debtor 2's mailing address is different from yours, fill it above, fill it in here. Note that the court will send any in here. Note that the court will send any notices to this notices to you at this mailing address. mailing address. Number, P.O. Box, Street, City, State & ZIP Code Number, P.O. Box, Street, City, State & ZIP Code Why you are choosing Check one: Check one: this district to file for bankruptcy Over the last 180 days before filing this petition, I Over the last 180 days before filing this petition, have lived in this district longer than in any other I have lived in this district longer than in any district. other district. I have another reason. I have another reason. Explain. (See 28 U.S.C. § 1408.) Explain. (See 28 U.S.C. § 1408.)

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Debtor 1 Brandon G Eggers

Case number (if known)

Par	Tell the Court About	our B	ankruptcy Cas	se					
7.	The chapter of the Bankruptcy Code you are	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.							
	choosing to file under	☐ CI	napter 7						
		□ cl	napter 11						
		□ cl	napter 12						
		■ Cl	napter 13						
8.	How you will pay the fee	•	about how you	u may pay. Typically, if you a attorney is submitting your p	are paying	the fee yourself,	you may pay with cash	local court for more details , cashier's check, or money n a credit card or check with	
				the fee in installments. If	you choos	e this option, sign	and attach the Applica	ation for Individuals to Pay	
		_	Ū	e in Installments (Official For	,	uleta andras antest		1	
			but is not requapplies to you	t my fee be waived (You m uired to, waive your fee, and r family size and you are un n to Have the Chapter 7 Fili	may do so able to pa	o only if your incor y the fee in install:	me is less than 150% of ments). If you choose to	of the official poverty line that this option, you must fill out	
9.	Have you filed for bankruptcy within the last 8 years?	□ No							
				Western District Of					
			District	Wisconsin	When	11/24/15	Case number	15-14223	
			District		When		Case number		
			District		When		Case number		
10.	Are any bankruptcy cases pending or being	■ No	)						
	filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	☐ Ye	S.						
			Debtor				Relationship to y	rou	
			District		When		Case number, if	known	
			Debtor				Relationship to y	ou	
			District		When		Case number, if	known	
11.	Do you rent your residence?	■ No	Go to lii	ne 12.					
	residence.	☐ Ye	s. Has you	ur landlord obtained an evic	tion judgm	ent against you ar	nd do you want to stay	in your residence?	
				No. Go to line 12.					
				Yes. Fill out <i>Initial Statemer</i> bankruptcy petition.	nt About ai	n Eviction Judgme	nt Against You (Form	101A) and file it with this	

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Debtor 1	Brandon G Eggers		3	Case number (if known)

Part	Report About Any Bu	sinesses `	You Owr	as a Sole Proprie	tor			
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to	Part 4.				
		☐ Yes.	Name	and location of bus	iness			
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name	Name of business, if any				
	If you have more than one sole proprietorship, use a separate sheet and attach		Numb	er, Street, City, Stat	te & ZIP Code			
	it to this petition.		Chec	k the appropriate bo	x to describe your business:			
				Health Care Busir	ness (as defined in 11 U.S.C. § 101(27A))			
				Single Asset Real	Estate (as defined in 11 U.S.C. § 101(51B))			
				Stockbroker (as d	efined in 11 U.S.C. § 101(53A))			
				Commodity Broke	er (as defined in 11 U.S.C. § 101(6))			
				None of the above				
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?	deadlines	s. If you ir s, cash-fl .C. 1116(	ndicate that you are ow statement, and f (1)(B).	court must know whether you are a small business debtor so that it can set appropriate a small business debtor, you must attach your most recent balance sheet, statement of ederal income tax return or if any of these documents do not exist, follow the procedure			
	For a definition of small	No.	I am r	not filing under Chap	oter 11.			
	business debtor, see 11 U.S.C. § 101(51D).	□ No.		I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankrupt Code.				
		☐ Yes.	I am f	iling under Chapter	11 and I am a small business debtor according to the definition in the Bankruptcy Code.			
Pari	t 4: Report if You Own or	Have Any	Hazardo	ous Property or An	y Property That Needs Immediate Attention			
14.	Do you own or have any				· · ·			
	property that poses or is alleged to pose a threat of imminent and	■ No. □ Yes.	What is	the hazard?				
	identifiable hazard to public health or safety?							
	Or do you own any property that needs immediate attention?			liate attention is why is it needed?				
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is	s the property?				
					Number, Street, City, State & Zip Code			

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Debtor 1 Brandon G Eggers

Case number (if known)

Part 5:

**Explain Your Efforts to Receive a Briefing About Credit Counseling** 

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### **About Debtor 1:**

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

#### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

#### ☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

#### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

#### ☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Document Page 6 of 45 Case number (if known) Debtor 1 **Brandon G Eggers** Part 6: **Answer These Questions for Reporting Purposes** 16. What kind of debts do 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." you have? ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ☐ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses ☐ Yes. after any exempt are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses □ No are paid that funds will □ Yes be available for distribution to unsecured creditors? 18. How many Creditors do 1-49 **1**,000-5,000 **1** 25,001-50,000 you estimate that you **5001-10,000 5**0,001-100,000 **50-99** owe? **1**0,001-25,000 ☐ More than 100,000 **1**00-199 **200-999** How much do you **\$0 - \$50,000** □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your assets to □ \$50,001 - \$100,000 □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500.001 - \$1 million 20. How much do you □ \$0 - \$50,000 □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your liabilities □ \$50,001 - \$100,000 □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion to be? **\$100,001 - \$500,000** □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million Sign Below Part 7: For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11. United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Brandon G Eggers Signature of Debtor 2 **Brandon G Eggers** Signature of Debtor 1 Executed on June 8, 2016 Executed on

MM / DD / YYYY

MM / DD / YYYY

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Debtor 1 Brandon G Eggers Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ John P. Bjork	Date	June 8, 2016
Signature of Attorney for Debtor		MM / DD / YYYY
John P. Bjork		
Printed name		
Bjork Law		
Firm name		
E7818 County Road E		
Menomonie, WI 54751		
Number, Street, City, State & ZIP Code		
Contact phone <b>715-497-8220</b>	Email address	bjorklawoffice-john@yahoo.com
1070811		
Bar number & State		<del></del>

	Case :	1-16-12134-cjf			6 Entered 06	/15/16 15:45:07	' Des	sc Main
Fill	in this informa	ation to identify your o		Cumeni	2 due 6 UI 45			
Deb	otor 1	Brandon G Egger	s					
		First Name	Middle Name	L	ast Name			
	otor 2 use if, filing)	First Name	Middle Name	L	ast Name			
Unit	ted States Bank	kruptcy Court for the:	WESTERN DIST	RICT OF WISCO	DNSIN			
Cas (if kn	e number						_	k if this is an nded filing
		m 106Sum Your Assets a	and Liabilitie	es and Ceri	tain Statistica	I Information		12/15
infor	rmation. Fill ou original form:		s first; then comp	lete the informa	tion on this form. If	equally responsible fo you are filing amendo ge.		
							W	,
							Your a	assets of what you own
1.	Schedule A/E 1a. Copy line	<b>3: Property</b> (Official Fo 55, Total real estate, fr	orm 106A/B) om Schedule A/B				\$	200,000.00
	1b. Copy line	62, Total personal prop	perty, from Schedul	e A/B			\$	72,800.00
	1c. Copy line	63, Total of all property	on Schedule A/B				\$	272,800.00
Part	2: Summai	rize Your Liabilities						
								iabilities nt you owe
2.		Creditors Who Have Clatotal you listed in Colum				art 1 of Schedule D	\$	285,095.96
3.		: Creditors Who Have total claims from Part					\$	0.00
	3b. Copy the	total claims from Part 2	2 (nonpriority unsec	cured claims) fror	n line 6j of <i>Schedule I</i>	E/F	\$	36,158.57
						Your total liabilities	\$	321,254.53
Part	t 3: Summai	rize Your Income and	Expenses					

#### Part 4: Answer These Questions for Administrative and Statistical Records

- 6. Are you filing for bankruptcy under Chapters 7, 11, or 13?
  - □ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
  - Yes
- 7. What kind of debt do you have?
  - Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
  - Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

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From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

10,009.69

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Part 4 on <i>Schedule E/F</i> , copy the following:	Total c	laim
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	33,158.57
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	33,158.57

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Fill in	this inforn	nation to identify yo	ur case and t							
Debto	or 1	Brandon G Egg	gers							
	_	First Name		le Name		Last Name				
Debto (Spous	or 2 e, if filing)	First Name	Midd	le Name		Last Name		_		
Unite	d States Baı	nkruptcy Court for the	: WESTER	N DISTE	RICT OF WISC	CONSIN				
Case	number		-					_	☐ Check if this	ie an
						<del>_</del>			amended filir	
		rm 106A/B								
Sci	hedul	e A/B: Pro	perty						12/	15
	No. Go to Part		ible interest in	any resi	dence, building	g, land, or similar property?	•			
1.1				Wha	at is the propert	ty? Check all that apply				
_	Street address i	if available, or other descript	ion	- [	Single-family	home			claims or exemptions. P	
•	ou oot aaarooo, .	available, e. euler decelipt				ılti-unit building n or cooperative			red claims on Schedule aims Secured by Proper	
					_	·				
					<u> </u>	d or mobile home		rent value of the ire property?	Current value of the portion you own?	
(	City	State	ZIP Code		Investment p	roperty		\$200,000.00	\$200,00	
									your ownership inter	
				Who	_	st in the property? Check one		fe estate), if known		0, 0.
					Debtor 1 only					
_	County				,	Debtor 2 only				
					-	of the debtors and another		(see instructions)	mmunity property	
					er information y perty identificat	you wish to add about this ion number:	item, suc	ch as local		
				569		stead , Prescott, WI perty Tax is \$190,300	)			
				Lot	22, Pine Ric	dge, City of Prescott,	Pierce	County, Wisco	onsin.	
2. <b>A</b>	dd the dolla	ar value of the portion	on you own f	or all of	your entries	from Part 1, including a	ny entri	es for	\$200.000.0	20

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

pages you have attached for Part 1. Write that number here......>>

Official Form 106A/B Schedule A/B: Property page 1

Part 2: Describe Your Vehicles

\$200,000.00

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Case number (if known) Debtor 1 **Brandon G Eggers** 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles ☐ No Yes Do not deduct secured claims or exemptions. Put Make: Who has an interest in the property? Check one the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. Model ■ Debtor 1 only Year: Debtor 2 only Current value of the Current value of the Approximate mileage: Debtor 1 and Debtor 2 only entire property? portion you own? Other information: At least one of the debtors and another 2008 Chevy Impala sedan, \$2,500.00 \$2,500.00 150,000+ miles ☐ Check if this is community property (see instructions) Value from NADA.com trade-in Do not deduct secured claims or exemptions. Put 3.2 Make: Who has an interest in the property? Check one the amount of any secured claims on Schedule D: Model: Debtor 1 only Creditors Who Have Claims Secured by Property. Year: Debtor 2 only Current value of the Current value of the Approximate mileage: Debtor 1 and Debtor 2 only entire property? portion you own? Other information: ☐ At least one of the debtors and another 2010 Ford Fusion, 4dr, \$6,850.00 \$6,850.00 95.000+miles ☐ Check if this is community property (see instructions) Value from NADA.com trade-in value 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories ■ No ☐ Yes 5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for \$9,350.00 .pages you have attached for Part 2. Write that number here......>> Part 3: Describe Your Personal and Household Items Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware □ No Yes. Describe..... Household goods and furnishings \$3,500.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games ☐ No Yes. Describe..... Personal Eletronics \$800.00

8. Collectibles of value

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

No

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Case number (if known) Document Debtor 1 **Brandon G Eggers** ☐ Yes. Describe..... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments □ No Yes. Describe..... \$750.00 **Hunting & Sporting Equipment** 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment ☐ Yes. Describe..... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories ☐ No Yes. Describe..... \$500.00 **Used Personal Clothing** 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver □ No Yes. Describe..... \$800.00 Watches & Assorted Jewelry 13. Non-farm animals Examples: Dogs, cats, birds, horses ☐ Yes. Describe..... 14. Any other personal and household items you did not already list, including any health aids you did not list ■ No ☐ Yes. Give specific information..... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$6,350.00 for Part 3. Write that number here ..... Part 4: Describe Your Financial Assets Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition □ No Yes..... Cash on hand \$100.00 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. □ No Institution name: Yes..... Official Form 106A/B Schedule A/B: Property

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Case number (if known)

Debtor 1 **Brandon G Eggers** 

		17.1.	Deposits in Bank Accounts	\$5,000.00
18.	Examples: Bond fun	ls, or publicly traded stoods, investment accounts w	ks th brokerage firms, money market accounts	
	■ No □ Yes	Institution or is	suer name:	
19.	joint venture	I stock and interests in in	corporated and unincorporated businesses, including an inte	rest in an LLC, partnership, and
	■ No □ Yes. Give specific	information about them Name of entity:		
20.	Negotiable instrume	nts include personal check	negotiable and non-negotiable instruments s, cashiers' checks, promissory notes, and money orders. oot transfer to someone by signing or delivering them.	
	☐ Yes. Give specific	information about them Issuer name:		
	Retirement or pensi Examples: Interests		(k), 403(b), thrift savings accounts, or other pension or profit-shar	ing plans
	Yes. List each acco	ount separately. Type of account:	Institution name:	
			IBEW Pension Approx. amount	\$50,000.00
22.		used deposits you have ma	de so that you may continue service or use from a company rent, public utilities (electric, gas, water), telecommunications com	panies, or others
	■ No □ Yes		Institution name or individual:	
23.	_	ct for a periodic payment of	money to you, either for life or for a number of years)	
	■ No □ Yes	Issuer name and descript	on.	
24.		ation IRA, in an account i 1), 529A(b), and 529(b)(1).	n a qualified ABLE program, or under a qualified state tuition	program.
	Yes	Institution name and desc	ription. Separately file the records of any interests.11 U.S.C. § 521	(c):
	■ No	future interests in prope information about them	rty (other than anything listed in line 1), and rights or powers	exercisable for your benefit
26.			ts, and other intellectual property roceeds from royalties and licensing agreements	
	☐ Yes. Give specific	information about them		
27.		es, and other general intain permits, exclusive licenses	ngibles cooperative association holdings, liquor licenses, professional licenses	enses
		information about them		
Mo	oney or property owe	ed to you?		Current value of the

portion you own?
Do not deduct secured

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Case number (if known) Document Debtor 1 **Brandon G Eggers** claims or exemptions. 28. Tax refunds owed to you ■ No ☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years...... 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement ☐ Yes. Give specific information..... 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else ■ No ☐ Yes. Give specific information.. 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance ■ No ☐ Yes. Name the insurance company of each policy and list its value. Company name: Beneficiary: Surrender or refund value: 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. ■ No ☐ Yes. Give specific information.. 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue ■ No ☐ Yes. Describe each claim....... 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims ■ No ☐ Yes. Describe each claim....... 35. Any financial assets you did not already list No ☐ Yes. Give specific information.. 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached \$55.100.00 for Part 4. Write that number here.....

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. Do you own or have any legal or equitable interest in any business-related property?

☐ No. Go to Part 6.

Yes. Go to line 38.

Current value of the portion you own?
Do not deduct secured claims or exemptions.

38. Accounts receivable or commissions you already earned

■ No

☐ Yes. Describe.....

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Debtor 1	Brandon G Eggers		Document	Page 1	L5 of 45 Case number (if known)	

	Office equipment, furnishings, and supplies  Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks  No  ☐ Yes. Describe	, chairs, electronic devices
	Machinery, fixtures, equipment, supplies you use in business, and tools of your trade  □ No ■ Yes. Describe	
	Electricians tools	\$2,000.00
	Inventory ■ No □ Yes. Describe	
	Interests in partnerships or joint ventures  ■ No □ Yes. Give specific information about them	
١	Customer lists, mailing lists, or other compilations  No.  Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))?	
	■ No □ Yes. Describe	
	Any business-related property you did not already list  ■ No  □ Yes. Give specific information	
45	5. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here	\$2,000.00
Pa	Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.  If you own or have an interest in farmland, list it in Part 1.	
<b>1</b> 6.	Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  ■ No. Go to Part 7.  □ Yes. Go to line 47.	
Ра	Describe All Property You Own or Have an Interest in That You Did Not List Above	
	Do you have other property of any kind you did not already list?  Examples: Season tickets, country club membership  ■ No  □ Yes. Give specific information	
54	Add the dollar value of all of your entries from Part 7. Write that number here	\$0.00

Official Form 106A/B Schedule A/B: Property page 6 Case 1-16-12134-cjf Doc 1 Filed 06/15/16 Entered 06/15/16 15:45:07 Desc Main Document Page 16 of 45

Del	otor 1 Brandon G Eggers			Case number (if known)	
Par	List the Totals of Each Part of this Form				
55.	Part 1: Total real estate, line 2				\$200,000.00
56.	Part 2: Total vehicles, line 5		\$9,350.00		
57.	Part 3: Total personal and household items, line 15		\$6,350.00		
58.	Part 4: Total financial assets, line 36		\$55,100.00		
59.	Part 5: Total business-related property, line 45		\$2,000.00		
60.	Part 6: Total farm- and fishing-related property, line 52		\$0.00		
61.	Part 7: Total other property not listed, line 54	+	\$0.00		
62.	Total personal property. Add lines 56 through 61	_	\$72,800.00	Copy personal property total	\$72,800.00
63.	Total of all property on Schedule A/B. Add line 55 + line 62	<u> </u>			\$272,800.00

Official Form 106A/B Schedule A/B: Property page 7 Case 1-16-12134-cjf Doc 1 Filed 06/15/16 Entered 06/15/16 15:45:07 Desc Main

		17(7(.1)111	111 FAUE 1/ UL4.	.)	
Fill in this infor	mation to identify your	case:			
Debtor 1	Brandon G Egger	's			
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the:		WESTERN DISTRICT C	DF WISCONSIN		
Case number					
(if known)		_			Check if this is an amended filing

### Official Form 106C

## Schedule C: The Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

	Tou are claiming state and rederal nonbar	ikruptcy exemptions.	11 0.8	5.C. § 522(D)(3)	
	■ You are claiming federal exemptions. 11	U.S.C. § 522(b)(2)			
2.	For any property you list on Schedule A/B	that you claim as exe	empt,	fill in the information below.	
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Am	ount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Che	eck only one box for each exemption.	
	2008 Chevy Impala sedan, 150,000+ miles	\$2,500.00		\$2,500.00	11 USC § 522(d)(2)
	Value from NADA.com trade-in Line from Schedule A/B: 3.1			100% of fair market value, up to any applicable statutory limit	
	Household goods and furnishings Line from Schedule A/B: 6.1	\$3,500.00		\$3,500.00	11 USC § 522(d)(3)
	Ellie Holli osiloddio 702. GT			100% of fair market value, up to any applicable statutory limit	
	Personal Eletronics Line from Schedule A/B: 7.1	\$800.00		\$800.00	11 U.S.C. § 522(d)(3)
	Line IIIIII Schedule PAD. 7.1			100% of fair market value, up to any applicable statutory limit	
	Hunting & Sporting Equipment Line from Schedule A/B: 9.1	\$750.00		\$750.00	11 USC § 522(d)(3)
	Line Holli Schedule PVD. 3.1			100% of fair market value, up to any applicable statutory limit	
	Used Personal Clothing Line from Schedule A/B: 11.1	\$500.00		\$500.00	11 USC § 522(d)(3)
	LINE HOLL SCHEUUIE PAD. 11.1			100% of fair market value, up to any applicable statutory limit	

	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Am	ount of the exemption you claim	Specific laws that allow exemption	
		Copy the value from Check only one box for each exemption. Schedule A/B				
	Watches & Assorted Jewelry Line from Schedule A/B: 12.1	\$800.00		\$800.00	11 USC § 522(d)(4)	
	Line nom concede / v.b. 1=11			100% of fair market value, up to any applicable statutory limit		
	Cash on hand Line from Schedule A/B: 16.1	\$100.00		\$100.00	11 USC § 522(d)(5)	
	Line Horr Schedule A.B. 19.1			100% of fair market value, up to any applicable statutory limit		
	Deposits in Bank Accounts Line from Schedule A/B: 17.1	\$5,000.00		\$5,000.00	11 USC § 522(d)(5)	
	Line IIoiii Schedule A/B. 11.1			100% of fair market value, up to any applicable statutory limit		
	IBEW Pension Approx. amount	\$50,000.00		\$50,000.00	11 USC § 522(d)(12)	
	Line from Schedule A/B: 21.1			100% of fair market value, up to any applicable statutory limit		
	Electricians tools Line from Schedule A/B: 40.1	\$2,000.00		\$2,000.00	11 USC § 522(d)(6)	
	Line Horr Schedule A.D. 40.1			100% of fair market value, up to any applicable statutory limit		
3.	Are you claiming a homestead exemption (Subject to adjustment on 4/01/19 and every No			led on or after the date of adjustme	nt.)	
	<ul><li>Yes. Did you acquire the property cove</li></ul>	red by the exemption w	ithin 1	,215 days before you filed this case	?	
	□ No	•		•		
	Π Yes					

		Document	Page 19	of 45	_	
Fill in this informa	tion to identify you	ır case:				
Debtor 1	Brandon G Egg	ers				
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name			
United States Bank	ruptcy Court for the:	WESTERN DISTRICT OF WIS	SCONSIN			
Case number						
(if known)					☐ Check	if this is an
					amend	led filing
Official Form	106D					
		Who House Claims	Cooura	d by Droport		10/15
Schedule L	o: Creditors	Who Have Claims	Secure	a by Property	<u>y                                    </u>	12/15
		If two married people are filing toget out, number the entries, and attach it				
1. Do any creditors ha	ave claims secured by	y your property?				
☐ No. Check th	nis box and submit tl	his form to the court with your othe	r schedules. Y	ou have nothing else to	o report on this form.	
Yes. Fill in a	Il of the information	below.		· ·	•	
	Secured Claims	20.011.				
•		more than one secured claim, list the cr	enditor concretely	Column A	Column B	Column C
for each claim. If more	e than one creditor has	anone than one secured claim, list the or a particular claim, list the other credito cal order according to the creditor's nar	rs in Part 2. As Î	Amount of claim Do not deduct the	Value of collateral that supports this	Unsecured portion
2.1 Chase		Describe the property that secures	the claim:	value of collateral. \$21,566.59	claim \$200,000.00	If any <b>\$21,566.59</b>
Creditor's Name		Debtor's Homestead			<del>, , , , , , , , , , , , , , , , , , , </del>	<del>_</del>
		569 Hillside Dr, Prescott, W	/1			
		Value from Property Tax is	\$190,300			
		Lot 22, Pine Ridge, City of I	Prescott			
PO Box 246	:06	Pierce County, Wisconsin.	riescott,			
Columbus,		As of the date you file, the claim is	: Check all that			
43224-0696		apply.  Contingent				
Number, Street, Ci	ity, State & Zip Code	☐ Unliquidated				
	_	☐ Disputed				
Who owes the debt	? Check one.	Nature of lien. Check all that apply.				
Debtor 1 only			mortgage or se	ecured		
☐ Debtor 2 only	0 1	_				
☐ Debtor 1 and Debt☐ At least one of the	•	☐ Statutory lien (such as tax lien, mo☐ Judgment lien from a lawsuit	ecnanic's lien)			
Check if this clair		Other (including a right to offset)	2nd Mortg	age Document No	470433 Recorded C	n 3-7-2005
community debt		— Other (including a right to onset)	Pierce Cou	unty, WI		
	Mortgage					
	loan					
	secured by					
But tild and a	Debtor's	Land Barrage	.1			
Date debt was incurr	ed homestead	Last 4 digits of account nun	nber			
2.2 Exeter Fina	noo	Describe the property that coourse	the eleim	\$10,112,00	¢c 050 00	¢2 262 00
2.2 Exeter Fina Creditor's Name	nce	2010 Ford Fusion, 4dr, 95,0		\$10,112.00	\$6,850.00	\$3,262.00
		Value from NADA.com trad				
		value				
PO Box 166	097	As of the date you file, the claim is apply.	: Check all that			
Irving, TX 7	5016-6097	Contingent				
Number, Street, Ci	ity, State & Zip Code	☐ Unliquidated				
Who awas the shift	2 Object	Disputed				
Who owes the debt	f Uneck one.	Nature of lien. Check all that apply.		anura d		
■ Debtor 1 only		☐ An agreement you made (such as car loan)	mongage or se	ecurea		

Schedule D: Creditors Who Have Claims Secured by Property Official Form 106D

Debtor 2 only

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Debto	r 1	Brandon (	S Eggers			Case number (if know)				
		First Name	Middle Na	ame Last Name		_				
Пъ		4 I D-b4 0		Chattatan Ban (auch an tau linn ann b	:-!- !:					
		1 and Debtor 2	tors and another	☐ Statutory lien (such as tax lien, mech☐ Judgment lien from a lawsuit	anics lien)					
		if this claim re		Other (including a right to offset)						
со	mmı	unity debt		— Other (including a right to onset)						
			Loan							
			secured by							
Date d	ebt v	was incurred	Ford	Last 4 digits of account numbe	r					
ソスト		Bank of N	ew York	B		\$253,417.37	\$200,000.00	\$53,417.37		
	Mell Gredit	or's Name		Describe the property that secures the	e claim:	Ψ233,417.37	\$200,000.00	Ψ33,417.37		
	Jiedit	or 3 Name		Debtor's Homestead 569 Hillside Dr, Prescott, WI						
				Value from Property Tax is \$1	90.300					
				Lot 22, Pine Ridge, City of Pre	escott,					
				Pierce County, Wisconsin.  As of the date you file, the claim is: Cr	a alt all that					
	-	6 Stateviev		apply.	ieck all that					
_		t Mill, SC 2		Contingent						
١	Numb	er, Street, City, S	tate & Zip Code	Unliquidated						
Who o	wes	s the debt? C	heck one	☐ Disputed  Nature of lien. Check all that apply.						
■ Deb			nook ono.	☐ An agreement you made (such as mortgage or secured						
☐ Deb		•		car loan)	ingago or ot	Jourou				
_		2 only 1 and Debtor 2	only	☐ Statutory lien (such as tax lien, mech	anic's lien)					
_			tors and another	☐ Judgment lien from a lawsuit	ariio o iiori,					
		if this claim re unity debt	lates to a	Other (including a right to offset)	Documen County, W	t No 470432 Recorded Or /I	3-7-2005 Piero	ce		
			Mortgage							
			loan							
			secured by							
			Debtor's							
Date d	ebt v	was incurred	Homestead	Last 4 digits of account numbe	r 					
Add	the o	dollar value of	vour entries in C	olumn A on this page. Write that numbe	er here:	\$285,095.96				
			•	the dollar value totals from all pages.		\$285,095.96				
Write	e tha	t number here	<b>e</b> :			Ψ200,030.30				
Part 2	H L	_ist Others t	o Be Notified fo	r a Debt That You Already Listed						
Use thi	is pa	age only if you	ı have others to be	e notified about your bankruptcy for a c	lebt that yo	u already listed in Part 1. For ex	ample, if a collectio	on agency is		
than o	ne c	reditor for any		we to someone else, list the creditor in you listed in Part 1, list the additional of is page.						
П										
			reet, City, State & Z	Zip Code	On wh	nich line in Part 1 did you enter the	creditor? 2.3			
		nericas Ser Box 10335			l aet /l	digits of account number				
	_		A 50306-0335		La5( 4	aigits of account number				
$\sqcup$	Nam	ne, Number, St	reet, City, State & 2	Zip Code	On wh	nich line in Part 1 did you enter the	creditor? 2.3			
	Am	ericas Ser	vicing Co	•	On W	mon mile in rant raid you enter the	organor!			
	_	Box 10328 s Moines, I	3 A 50306-0328		Last 4	digits of account number				

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Debtor 1 Brandon G Eggers			Case number (if know)			
	First Name	Middle Name	Last Name			
	Name, Number, Stree Chase Mortgage PO Box 24696 Columbus, OH 4			On which line in Part 1 did you enter the creditor?		
	Name, Number, Stree Kohner, Mann & Attorney Janine 4650 N. Port Wa Milwaukee, WI 5	L. Collette shington Rd		On which line in Part 1 did you enter the creditor? _2.3_  Last 4 digits of account number		
	Name, Number, Stree Wells Fargo Hoi PO Box 10335 Des Moines, IA	0 0		On which line in Part 1 did you enter the creditor? _2.3_  Last 4 digits of account number		

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	Case 1 10 1210+ 0ji	Docum Docum	nent Page 22 of 45	J10.07 D	VCOO IVICIII
Fill in th	nis information to identify your ca				
Debtor 1	Brandon G Eggers				
Dobtoi	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if,	filing) First Name	Middle Name	Last Name		
United S	States Bankruptcy Court for the:	WESTERN DISTRICT	OF WISCONSIN		
Case nu	ımber				
(if known)					heck if this is an
				a	mended filing
Officia	al Form 106E/F				
	dule E/F: Creditors Wh	o Have Unsec	Sured Claims		12/15
			PRIORITY claims and Part 2 for creditors with NO	ONDDIODITY alai	
Schedule left. Attac name and	D: Creditors Who Have Claims Secur h the Continuation Page to this page t case number (if known).	red by Property. If more . If you have no informat	n 106G). Do not include any creditors with partially space is needed, copy the Part you need, fill it ou tion to report in a Part, do not file that Part. On the	it, number the en	tries in the boxes on the
Part 1:					
_	ny creditors have priority unsecured	claims against you?			
	lo. Go to Part 2.				
□ Y					
Part 2:	List All of Your NONPRIORITY	Unsecured Claims			
3. Do a	ny creditors have nonpriority unsecu	red claims against you?	,		
	lo. You have nothing to report in this par	t. Submit this form to the	court with your other schedules.		
■ Y	es.				
unse	cured claim, list the creditor separately for one creditor holds a particular claim, list	or each claim. For each c	order of the creditor who holds each claim. If a crediam listed, identify what type of claim it is. Do not list to 3.If you have more than three nonpriority unsecured	claims already inc	luded in Part 1. If more
					Total claim
4.1	Allina Health System	Last 4 dig	its of account number		\$3,000.00
	Nonpriority Creditor's Name	NA/IL and a second	- the debt in sume 40		
	PO Box 43 Minneapolis, MN 55440-0043	wnen was	s the debt incurred?		-
	Number Street City State Zlp Code	As of the	date you file, the claim is: Check all that apply		
	Who incurred the debt? Check one.				
	■ Debtor 1 only	☐ Conting	gent		
	☐ Debtor 2 only	☐ Unliqui	dated		
	☐ Debtor 1 and Debtor 2 only	☐ Dispute	ed		
	☐ At least one of the debtors and anoth	ner Type of No	ONPRIORITY unsecured claim:		
	☐ Check if this claim is for a commi	unity	t loans		
	debt Is the claim subject to offset?		tions arising out of a separation agreement or divorce	that you did not	
	_		oriority claims to pension or profit-sharing plans, and other similar de	ahte	
	■ No			enig	
	Yes	Other	Specify Medical		

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Debtor 1 _	Brandon	G Eggers		Case r	number (if I	know)	
		rth Dakota	Last 4 digits of account number				\$10,186.00
	onpriority Cred  D Box 550		When was the debt incurred?				
Bi	smark, NI	D 58506-5509					
		City State Zlp Code the characteristic control	As of the date you file, the claim	is: Chec	k all that ap	ply	
_			☐ Contingent				
	Debtor 1 onl	•	☐ Unliquidated				
	Debtor 2 onl	y d Debtor 2 only	☐ Disputed				
		of the debtors and another	Type of NONPRIORITY unsecur	ed claim:			
_		s claim is for a community	Student loans				
del	bt	·	☐ Obligations arising out of a sep	paration a	greement or	divorce that you did not	
		bject to offset?	report as priority claims				
	No		Debts to pension or profit-shar	ing plans,	and other s	imilar debts	
	Yes		Other. Specify				
			Student L	oan			
		t Of Education	Last 4 digits of account number			_	\$22,972.57
	npriority Cred		When was the debt incurred?				
Cł	hesterfield	d, MO 63005-1243					
		City State Zlp Code	As of the date you file, the claim	is: Chec	k all that ap	ply	
_		the debt? Check one.	☐ Contingent				
_	Debtor 1 onl	•	☐ Unliquidated				
	Debtor 2 onl	y d Debtor 2 only	☐ Disputed				
		of the debtors and another	Type of NONPRIORITY unsecur	ed claim:			
_		s claim is for a community	Student loans				
del	bt	bject to offset?	☐ Obligations arising out of a sepreport as priority claims	paration aç	greement or	divorce that you did not	
	No	•	Debts to pension or profit-shar	ing plans,	and other s	imilar debts	
	Yes		Other. Specify				
			Student L	oan acc	count		
Part 3:	List Others	s to Be Notified About a D	ebt That You Already Listed				
is trying t have more notified fo	to collect fro e than one c or any debts	m you for a debt you owe to		in Parts 1 ditional cı	or 2, then reditors he	list the collection agency h re. If you do not have addit	ere. Similarly, if you
Name and A	Address <b>ent Of Ed</b> l	ucation	On which entry in Part 1 or Part 2 did you Line <b>4.3</b> of ( <i>Check one</i> ):		-	itor? ith Priority Unsecured Claims	
PO Box 7	740283					ith Nonpriority Unsecured Cla	
Atlanta, (	GA 30374	-0283	Last 4 digits of account number				
Part 4:	Add the Ar	mounts for Each Type of l	Jnsecured Claim				
	amounts of nsecured cla		aims. This information is for statistical	reporting	g purposes	only. 28 U.S.C. §159. Add t	he amounts for each
						Total Claim	
Tota	6a.	Domestic support obligatio	ns	6a.	\$	0.00	
claims	S	Tamas and so do to the	da um anna dha a a a a a a a	<b>21</b>	•		
from Part	1 6b. 6c.	Taxes and certain other det	ots you owe the government of injury while you were intoxicated	6b. 6c.	\$	0.00	
	6d.		nsecured claims. Write that amount here.	6d.	\$	0.00	
		•					_
	6e.	Total Priority. Add lines 6a th	nrough 6d.	6e.	\$	0.00	
						T. ( ) ( )	_
	6f.	Student loans		6f.	\$	Total Claim 33.158.57	

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Debtor 1 Brandon G Eggers

Total claims					
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i.	<b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	3,000.00
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$_	36,158.57

Official Form 106 E/F

Case 1-16-12134-cjf Doc 1 Filed 06/15/16 Entered 06/15/16 15:45:07 Desc Main

		12111111	$\cdots$	
Fill in this infor	mation to identify your	case:		
Debtor 1	Brandon G Egge	rs		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		WESTERN DISTRICT O	OF WISCONSIN	
Case number (if known)				☐ Check if this is an
				amended filing

## Official Form 106G

## **Schedule G: Executory Contracts and Unexpired Leases**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	r company with Name, Number	h whom you have the er, Street, City, State and ZIP C	contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			
	City		State	ZIP Code	_
2.2					
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.3	•				
	Name				_
	Number	Street			_
	City		State	ZIP Code	<del>_</del>
2.4	•				
	Name				_
	Number	Street			_
	City		State	ZIP Code	<del></del>
2.5					
	Name				_
	Number	Street			_
	City		State	ZIP Code	<del>_</del>

Case 1-16-12134-cjf Doc 1 Filed 06/15/16 Entered 06/15/16 15:45:07 Desc Main

		Document	Page 26 o	of 45	
Fill in this info	rmation to identify you	case:			
Debtor 1	Brandon G Egge				
Debtor 2	First Name	Middle Name	Last Name		
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States E	Bankruptcy Court for the:	WESTERN DISTRICT OF	WISCONSIN		
Case number					
(if known)					Check if this is an amended filing
Official E	orm 106H				
		lahtara			
<u>Scneaui</u>	e H: Your Cod	leptors			12/15
people are filin fill it out, and n your name and	g together, both are eq umber the entries in the case number (if knowr		ng correct informat e Additional Page t	tion. If more space is need to this page. On the top of	e as possible. If two married eded, copy the Additional Page, of any Additional Pages, write
_			·		
■ No □ Yes					
		u lived in a community property. Nevada, New Mexico, Puerto			states and territories include
☐ No. Go		ouse, or legal equivalent live wi	th you at the time?		
□ N ■ Y					
	In which community sta	te or territory did you live?	-NONE-	. Fill in the name and	current address of that person.
	Name of your spouse, former s	pouse, or legal equivalent			
	Number, Street, City, State & Z	p Code			
in line 2 ag	gain as a codebtor only D), Schedule E/F (Officia	if that person is a guarantor	or cosigner. Make	sure you have listed the	with you. List the person shown creditor on Schedule D (Official chedule E/F, or Schedule G to fill
	mn 1: Your codebtor Number, Street, City, State and	ZIP Code		Column 2: The cred Check all schedules	itor to whom you owe the debt that apply:
3.1				☐ Schedule D, line	
Name				Schedule E/F, line	
				☐ Schedule G, line	
Numb	er Street				
City		State	ZIP Code		
3.2 Name				Schedule D, line	
iname				☐ Schedule E/F, line☐ Schedule G, line	
	01			— Scriedule G, line	
Numb	er Street				

State

City

ZIP Code

# Case 1-16-12134-cjf Doc 1 Filed 06/15/16 Entered 06/15/16 15:45:07 Desc Main Document Page 27 of 45

Fill	in this information to identif	fy your ca	ise:							
		don G E								
	otor 2									
Uni	ted States Bankruptcy Cou	ırt for the:	WESTERN DISTRICT	OF WIS	CONSIN					
	se number nown)			-				d filing ent showir	ng postpetition cl ollowing date:	hapter
0	fficial Form 106	1				ī	MM / DD/ Y	YYY		
S	chedule I: You	r Inco	ome							12/15
spo atta Par	plying correct information use. If you are separated ch a separate sheet to thi	and you is form. ( oyment	r spouse is not filing wi	ith you, d	o not include informa	tion abou	it your spo	use. If m	ore space is ne	eded,
1.	Fill in your employment information.	t		Debtor	· 1		Debtor 2	or non-f	iling spouse	
	If you have more than on		Employment status	■ Emp	oloyed		■ Emplo	oyed		
	attach a separate page w information about addition		Employment states	☐ Not employed			☐ Not employed			
	employers.		Occupation	Electr	ician	Certified Nursing Assistant				
	Include part-time, season self-employed work.	nal, or	Employer's name	Harris	Companies		Metro Urologic Specialists PA			Α
	Occupation may include or homemaker, if it applie		Employer's address		ontreal Cir ıl, MN 55102		6025 La Woodb	ike Rd ury, MN	55125	
			How long employed to	here?	2 years		_3	months	3	
Par	t 2: Give Details Ab	out Mon	thly Income							
	mate monthly income as use unless you are separate		nte you file this form. If	you have	nothing to report for an	y line, writ	e \$0 in the	space. In	clude your non-f	iling
	u or your non-filing spouse e space, attach a separate			ombine th	e information for all emp	oloyers for	r that perso	n on the I	ines below. If yo	u need
						For De	ebtor 1		btor 2 or ing spouse	
2.	List monthly gross wag deductions). If not paid n					\$ 7	7,372.21	\$	3,149.49	

3. Estimate and list monthly overtime pay.

4. Calculate gross Income. Add line 2 + line 3.

			HOH-	illing spouse
2.	\$	7,372.21	\$	3,149.49
3.	+\$	0.00	+\$	0.00
4.	\$	7,372.21	\$	3,149.49

Official Form 106I Schedule I: Your Income page 1

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Deb	tor 1	Brandon G Eggers	-	C	ase	number (if known)				
						Debtor 1	non-f		pouse	
	Cop	by line 4 here	4.		\$	7,372.21	\$	3,	149.49	<u>)</u>
5.	List	all payroll deductions:								
	5a.	Tax, Medicare, and Social Security deductions	5a	ì.	\$	1,833.39	\$		512.01	
	5b.	Mandatory contributions for retirement plans	5b	).	\$	0.00	\$		0.00	)
	5c.	Voluntary contributions for retirement plans	5c		\$_	0.00	\$		0.00	
	5d.	Required repayments of retirement fund loans	5d		\$	0.00	\$		0.00	_
	5e.	Insurance	5e		\$_ \$	848.12	\$		0.00	·
	5f. 5g.	Domestic support obligations Union dues	5f. 5g		<sup>ъ</sup> —	<u>0.00</u> 276.47	\$		0.00	_
	5h.	Other deductions. Specify:	5h		<b>\$</b> —		+ \$		0.00	_
6.		the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.		* — \$	2,957.98	\$		512.01	_
7.		culate total monthly take-home pay. Subtract line 6 from line 4.	7.		* — \$	4,414.23	\$		637.48	_
			•		<b>–</b>	7,717.23	<b>~</b>		037.40	<u>,</u>
8.	8a.	All other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total								
	01	monthly net income.	8a		\$_	0.00	\$		0.00	
	8b.	Interest and dividends	8b	).	\$	0.00	\$		0.00	<u>)</u>
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce	0 -		Φ.		Φ.			
	04	settlement, and property settlement.	8c 8d		\$ \$	0.00	\$		0.00	
	8d. 8e.	Unemployment compensation Social Security	8e		<sup>Ф</sup> _	0.00	-\$ 		0.00	_
	8f.	Other government assistance that you regularly receive	00		Ψ_	0.00	Ψ		0.00	<u></u>
		Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:	8f.		\$	0.00	\$		0.00	)
	8g.	Pension or retirement income	8g		<u>*</u> —	0.00	\$		0.00	
	8h.	Other monthly income. Specify:	8h	1.+	\$	0.00	+ \$		0.00	)
9.	Add	d all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	_	0.00	\$		0.0	00
10	Cal	culate monthly income. Add line 7 + line 9.	10.	\$		4,414.23 + \$	2 6	37.48	= \$	7,051.71
10.		I the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	Ψ_		<del>4,414.23</del> + Ψ_	2,00	37.40	_	7,031.71
11.	Star Incli othe Do	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your or friends or relatives.  not include any amounts already included in lines 2-10 or amounts that are not accify:	depe			•		chedule 11.		0.00
12.		If the amount in the last column of line 10 to the amount in line 11. The rest that amount on the Summary of Schedules and Statistical Summary of Certain lies						12.	\$	7,051.71
13.	Do	you expect an increase or decrease within the year after you file this form	?						Combi	ined Ily income
		No.								

Official Form 106I Schedule I: Your Income page 2

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<b>—</b>	in this informati	tion to identify									
FIII	in this informa	tion to identify yo	our case:								
Deb	tor 1	Brandon G E	ggers			Cł	neck	if this is:			
	. 0							n amended filing			
	otor 2 ouse, if filing)								ving postpetition chathether the following date:	apter	
(Opt	ouse, ii iiiiig)							o expenses as or	the following date.		
Unit	ed States Bankr	uptcy Court for the	: WESTE	RN DISTRICT OF WISC	ONSIN	MM / DD / YYYY					
l	e number nown)										
	۳:م:ما <b>ت</b> م										
	fficial Fo										
		J: Your								12/15	
info	ormation. If m		eded, atta	If two married people a ch another sheet to this n.							
Par		ibe Your House	hold								
1.	Is this a join	t case?									
	■ No. Go to		in a sonar:	ate household?							
	□ 163. <b>D06</b>		iii a sepaii	ate nousenoid:							
			st file Offici	al Form 106J-2, <i>Expense</i>	s for Separate House	hold of D	ebto	r 2.			
2.	Do you have	e dependents?	■ No								
	Do not list De Debtor 2.	ebtor 1 and	☐ Yes.	Fill out this information for each dependent	Dependent's relati Debtor 1 or Debtor			Dependent's age	Does dependent live with you?	:	
	Do not state	the							□ No		
	dependents	names.							☐ Yes		
									□ No		
									☐ Yes		
									□ No		
									☐ Yes		
									☐ No		
									☐ Yes		
3.	expenses of	enses include f people other to d your depende	han $_{m \Box}$	No Yes							
		ate Your Ongoi									
exp				uptcy filing date unless y is filed. If this is a sup							
the	value of such	n assistance an		government assistance luded it on <i>Schedule I:</i>				Your expe	ansas		
(On	ficial Form 10	ы.)						Tour expe			
4.		r home owners		ses for your residence. r lot.	Include first mortgage	e 4.	\$		1,881.00		
	If not includ	ed in line 4:									
	4a. Real e	state taxes				4a.	\$		0.00		
	4b. Proper	rty, homeowner's	s, or renter	's insurance		4b.			0.00		
			•	ıpkeep expenses		4c.	\$		250.71		
_		owner's associat				4d.			0.00		
5.	Additional n	nortgage payme	ents for yo	<b>our residence</b> , such as h	ome equity loans	5.	\$		125.00		

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Debtor 1	Brandon G Eggers	Case numb	ber (if known)	
6. Utilit	ries.			
6. <b>O</b> tilit 6a.	Electricity, heat, natural gas	6a.	\$	300.00
6b.	Water, sewer, garbage collection	6b.	\$	50.00
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c.	·	225.00
6d.	Other. Specify: Garbage Collection	6d.		25.00
ou.	<del>_</del>		\$	
. Faa-	Cable Televison And Internet Service		·	165.00
	d and housekeeping supplies	7.	\$	800.00
	dcare and children's education costs	8.	\$	0.00
	hing, laundry, and dry cleaning	9.	\$	100.00
	onal care products and services	10.	\$	200.00
	ical and dental expenses	11.	\$	200.00
	sportation. Include gas, maintenance, bus or train fare.	12.	\$	600.00
	ot include car payments.  rtainment, clubs, recreation, newspapers, magazines, and books	13.	·	100.00
	ritable contributions and religious donations	14.	\$	
	•	14.	Φ	0.00
5. <b>Insu</b> i	ot include insurance deducted from your pay or included in lines 4 or 20.			
	Life insurance	15a.	\$	0.00
	Health insurance	15a. 15b.	·	0.00
	Vehicle insurance	15b.		196.00
		15d.		
	Other insurance. Specify:  es. Do not include taxes deducted from your pay or included in lines 4 or 20.	150.	Ψ	0.00
o. raxe Spec		16.	¢	0.00
	allment or lease payments:		Ψ	0.00
	Car payments for Vehicle 1	17a.	\$	0.00
	Car payments for Vehicle 2	17b.		
	• •	17b. 17c.		0.00
	Other. Specify: Student Loans Other. Specify:	17c.	· -	447.00
			Φ	0.00
	r payments of alimony, maintenance, and support that you did not report a acted from your pay on line 5, <i>Schedule I, Your Income</i> (Official Form 106I).		\$	0.00
	er payments you make to support others who do not live with you.		\$	0.00
Spec		19.	Ψ	0.00
	er real property expenses not included in lines 4 or 5 of this form or on <i>Sch</i>		ur Income	
	Mortgages on other property	20a.		0.00
	Real estate taxes	20b.	·	0.00
	Property, homeowner's, or renter's insurance	20c.		0.00
	Maintenance, repair, and upkeep expenses	20d.		0.00
	Homeowner's association or condominium dues	20a. 20e.	·	0.00
		206.	*	
	Per: Specify: Pet & Veterinary Expenses			100.00
	phol And Cigarettes		+\$	260.00
Hom	ne Security System		+\$	60.00
2. Calc	ulate your monthly expenses			
	Add lines 4 through 21.		\$	6,084.71
	Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	
			·	0.004.74
22C.	Add line 22a and 22b. The result is your monthly expenses.		\$	6,084.71
3. Calc	ulate your monthly net income.		<u> </u>	
	Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$	7,051.71
	Copy your monthly expenses from line 22c above.	23b.		6,084.71
			*	0,007.11
23c	Subtract your monthly expenses from your monthly income.			
	The result is your <i>monthly net income</i> .	23c.	\$	967.00
	, ,			
	ou expect an increase or decrease in your expenses within the year after y			
	xample, do you expect to finish paying for your car loan within the year or do you expect you	ur mortgage p	payment to increase	se or decrease because of a
_	ication to the terms of your mortgage?			
■ No	0.			
$\Box \lor$	Explain here:			

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Fill in this	information to identify your	case:			
Debtor 1	Brandon G Egge	rs			
	First Name	Middle Name	Last Name		
Debtor 2	- <del></del>				
(Spouse if, filin	g) First Name	Middle Name	Last Name		
United Stat	tes Bankruptcy Court for the:	WESTERN DISTRICT C	OF WISCONSIN		
Case numb	per				
(if known)					☐ Check if this is an
					amended filing
Official I	Form 106Dec				
			D.14. J. O.1		
Decia	ration About a	an Individual	Debtor's Sci	hedules	12/15
years, or bo	oth. 18 U.S.C. §§ 152, 1341, Sign Below	1519, and 3571.			
Did ye	ou pay or agree to pay some	eone who is NOT an attor	ney to help you fill out ba	ankruptcy forms?	
<b>I</b>	No				
П \	Yes. Name of person			Attach Rankruntov	Petition Preparer's Notice,
Ш '					Signature (Official Form 119)
				•	,
	penalty of perjury, I declare ey are true and correct.	that I have read the sum	mary and schedules filed	l with this declaration and	
X /s	/ Brandon G Eggers		X		
	randon G Eggers		Signature of D	Debtor 2	
Si	gnature of Debtor 1		-		
Da	ate June 8, 2016		Date		

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Ellis della la					
	formation to identify yo				
Debtor 1	Brandon G Egg First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Nome	Lost Namo		
		Middle Name	Last Name		
United States	Bankruptcy Court for the	e: WESTERN DISTRICT OF	- WISCONSIN		
Case number	·				Shook if this is an
(ii kilowii)					Check if this is an Imended filing
Stateme		Affairs for Indivious sible. If two married people a			4/16
information.		d, attach a separate sheet to			
Part 1: Gi	ve Details About Your N	Marital Status and Where You	ı Lived Before		
	your current marital sta				
_					
■ Mar	ried married				
		live de annual and athen them	b		
2. During the	ne last 3 years, nave yo	u lived anywhere other than	wnere you live now?		
■ No	I the all of the other con-	. Parad Sauthar Land Occasion Days	- Cardon da colonia de la Cardon de la Cardo		
☐ Yes	. List all of the places you	ı lived in the last 3 years. Do no	ot include where you live nov	V.	
Debtor	1 Prior Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ac	Idress:	Dates Debtor 2 lived there
states and ten	<i>ritorie</i> s include Arizona, C	ever live with a spouse or leg california, Idaho, Louisiana, Ne chedule H: Your Codebtors (O	vada, New Mexico, Puerto R		
Part 2 Ex	plain the Sources of Yo	vur Income	,		
4. Did you Fill in the If you are	have any income from e total amount of income y	employment or from operating you received from all jobs and a but have income that you received.	all businesses, including part	-time activities.	ndar years?
		Debtor 1		Debtor 2	
		Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
2015 Adjuste	ed Gross Income	☐ Wages, commissions, bonuses, tips	\$90,247.00	☐ Wages, commissions, bonuses, tips	
		☐ Operating a business		☐ Operating a business	
2014 Adjuste	ed Gross Income	☐ Wages, commissions, bonuses, tips	\$73,955.00	☐ Wages, commissions, bonuses, tips	
		☐ Operating a business		☐ Operating a business	
Official Form 10	7	Statement of Financial Aff	airs for Individuals Filing for B	ankruptcy	page 1

Debtor 1	Brandon G Eggers	Do	Document Page 33 of 45 Case number (if known)				
		Debtor 1			Debtor 2		
		Sources of incor	me G	Pross income	Sources of inco	me	Gross income

exclusions)

(before deductions and

Check all that apply.

(before deductions

and exclusions)

Check all that apply.

J.	Include and oth	incom er pub	e regard lic benef		income is taxable. Ens; rental income; int	xamples terest; div	of other income are idends; money colle	alimony; child supp cted from lawsuits;	royalties; and	ecurity, unemployment, I gambling and lottery	
	List eac	h sour	ce and t	he gross income fror	m each source sepa	rately. Do	not include income	that you listed in lin	e 4.		
	■ No		in the de	etails.							
				Debto	or 1			Debtor 2			
				Source	es of income ibe below.	each (befo	ss income from n source ore deductions and usions)	Sources of inc Describe below		Gross income (before deductions and exclusions)	
Pa	rt 3: L	ist Ce	rtain Pa	yments You Made I	Before You Filed fo	r Bankru	ptcy				
6.	Are either Debtor 1's or Debtor 2's debts primarily consumer debts?  ☐ No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."										
	During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more?  No. Go to line 7.  Yes List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Als not include payments to an attorney for this bankruptcy case.  * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.										
	■ Ye			or <b>Debtor 2 or both</b> 90 days before you	•			al of \$600 or more?			
			No.	Go to line 7.							
Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that credi include payments for domestic support obligations, such as child support and alimony. Also, do not include attorney for this bankruptcy case.											
	Credite	or's N	ame and	d Address	Dates of payr	nent	Total amount paid	Amount you still owe	Was this p	ayment for	
7.	Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?  Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.  No  Yes. List all payments to an insider.										
	Inside	r's Naı	me and	Address	Dates of payr	nent	Total amount	Amount you	Reason for	r this payment	
							paid	still owe			

Filed 06/15/16 Entered 06/15/16 15:45:07 Desc Main Case 1-16-12134-cjf Doc 1 Page 34 of 45 Case number (if known) Document Debtor 1 Brandon G Eggers Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Nο Yes. List all payments to an insider **Insider's Name and Address Total amount** Amount you Reason for this payment Dates of payment still owe Include creditor's name paid Part 4: Identify Legal Actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Status of the case Case title Nature of the case Court or agency Case number Barclays Bank Deleware vs. **Action seeking** Pierce County, WI □ Pending **Brandon Eggers** money judgment □ On appeal Pierce County Case Number □ Concluded 2015SC000394 Closed The Bank of New York Mellon vs. Action seeking Pierce County, WI □ Pending Brandon G Eggers et al foreclosure □ On appeal **Pierce County Case Number** ☐ Concluded 2016CV000094 **Open Case** 10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. **Creditor Name and Address** Describe the Property Date Value of the property Explain what happened 11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? Yes. Fill in the details.

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

Describe the action the creditor took

No

**Creditor Name and Address** 

☐ Yes

Amount

Date action was

taken

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Par	t 5: List Certain Gifts and Contribution	ns			
13.	Within 2 years before you filed for bankı	ruptcy,	, did you give any gifts with a total value of more t	han \$600 per person	?
	■ No				
	Yes. Fill in the details for each gift.				
	Gifts with a total value of more than \$60 per person	00	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift and Address:	t			
14.	Within 2 years before you filed for banks ■ No	ruptcy,	, did you give any gifts or contributions with a tota	al value of more than	\$600 to any charity?
	☐ Yes. Fill in the details for each gift or o	contribu	ution.		
	Gifts or contributions to charities that more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Cod		Describe what you contributed	Dates you contributed	Value
Par	t 6: List Certain Losses				
13.	or gambling?  ■ No □ Yes. Fill in the details.		or since you filed for bankruptcy, did you lose any		
	Describe the property you lost and how the loss occurred	Includ	ribe any insurance coverage for the loss  de the amount that insurance has paid. List pending ance claims on line 33 of Schedule A/B: Property.	Date of your loss	Value of property lost
Par	t 7: List Certain Payments or Transfer		, ,		
16.	consulted about seeking bankruptcy or	prepar	did you or anyone else acting on your behalf pay or ring a bankruptcy petition? ers, or credit counseling agencies for services require	, ,	rty to anyone you
	Person Who Was Paid Address Email or website address		Description and value of any property transferred	Date payment or transfer was made	Amount of payment
	Person Who Made the Payment, if Not S Bjork Law SC E7818 County Road E Menomonie, WI 54751	rou	1,190.00	5/24/16	\$0.00
	DebtorCC 378 Summit Ave. Jersey City, NJ 07036		14.95	6/10/16	\$0.00
17.	Within 1 year before you filed for bankru promised to help you deal with your cree Do not include any payment or transfer that No	ditors		or transfer any prope	rty to anyone who
	☐ Yes. Fill in the details.				
	Person Who Was Paid Address		Description and value of any property transferred	Date payment or transfer was made	Amount of payment

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property

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	transferred in the ordinary course of your landle both outright transfers and transfers minclude gifts and transfers that you have alread No	nade as security (such as	the granting of a	security inter	est or mortgage on you	r property). Do not
	☐ Yes. Fill in the details.					
	Person Who Received Transfer Address	Description and property transfer		paymen	e any property or ts received or debts exchange	Date transfer was made
	Person's relationship to you			paid iii t	exchange	
19.	Within 10 years before you filed for bankru beneficiary? (These are often called asset-pr ■ No □ Yes. Fill in the details.		ny property to a s	self-settled	trust or similar device	of which you are a
	Name of trust	Description and	value of the prop	erty transfe	erred	Date Transfer was
						made
Pai	t 8: List of Certain Financial Accounts, In	struments, Safe Depos	it Boxes, and Sto	rage Units		
20.	Within 1 year before you filed for bankrupte sold, moved, or transferred? Include checking, savings, money market,					
	houses, pension funds, cooperatives, asso  No  Yes. Fill in the details.				Shares in Danks, crear	t unions, brokerage
	Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of accou instrument	c r	Date account was closed, sold, noved, or ransferred	Last balance before closing or transfer
21.	Do you now have, or did you have within 1 cash, or other valuables?	year before you filed fo	r bankruptcy, an	y safe depo	sit box or other depos	itory for securities,
	No					
	Yes. Fill in the details.					
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had ac Address (Number, State and ZIP Code)		Describe th	e contents	Do you still have it?
22.	Have you stored property in a storage unit	or place other than you	r home within 1	year before	you filed for bankrupt	cy?
	■ No □ Yes. Fill in the details.					
	Name of Storage Facility	Who else has or	had access	Describe th	e contents	Do you still
	Address (Number, Street, City, State and ZIP Code)	to it? Address (Number, State and ZIP Code)				have it?
Pa	t 9: Identify Property You Hold or Contro	I for Someone Else				
23.	Do you hold or control any property that so for someone.	omeone else owns? Inc	lude any propert	y you borro	wed from, are storing t	for, or hold in trust
	■ No					
	Yes. Fill in the details.					
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the pro (Number, Street, City, Code)		Describe th	e property	Value
De	t 10: Give Details About Environmental In	formation				

rt 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or

Official Form 107

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regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.

Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance,

	IIdZ	irdous material, polititant, contaminant,	or similar term.				
Rep	Report all notices, releases, and proceedings that you know about, regardless of when they occurred.						
24.	Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?					ntal law?	
		No Yes. Fill in the details.					
		ne of site dress (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State an ZIP Code)	d	Environmental law, if you know it	Date of notice	
25.	Hav	e you notified any governmental unit of	any release of hazardous material?				
		No Yes. Fill in the details.					
		ne of site dress (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State an ZIP Code)	d	Environmental law, if you know it	Date of notice	
26.	Hav	e you been a party in any judicial or adm	ninistrative proceeding under any envi	ironr	mental law? Include settlements ar	nd orders.	
		No Yes. Fill in the details.					
		se Title se Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nat	ture of the case	Status of the case	
Par	t 11:	Give Details About Your Business or 0	Connections to Any Business				
27.	With	in 4 years before you filed for bankrupto	cy, did you own a business or have ar	ny of	the following connections to any	business?	
		☐ A sole proprietor or self-employed in	n a trade, profession, or other activity,	, eith	er full-time or part-time		
		☐ A member of a limited liability comp	any (LLC) or limited liability partnersh	ip (L	LP)		
		☐ A partner in a partnership					
		☐ An officer, director, or managing exe	ecutive of a corporation				
		☐ An owner of at least 5% of the voting	g or equity securities of a corporation				
		No. None of the above applies. Go to P	art 12.				
		Yes. Check all that apply above and fill	in the details below for each busines	s.			
		siness Name dress	Describe the nature of the business	Do not include Social Secu			
		nber, Street, City, State and ZIP Code)	Name of accountant or bookkeeper			uniber of friit.	
28.		in 2 years before you filed for bankrupto tutions, creditors, or other parties.	cy, did you give a financial statement	to ar		de all financial	
		No					
		Yes. Fill in the details below.					
		ne dress nber, Street, City, State and ZIP Code)	Date Issued				

### Part 12: Sign Below

I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection

Statement of Financial Affairs for Individuals Filing for Bankruptcy Official Form 107

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with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.

18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Brandon G Eggers

Brandon G Eggers

Signature of Debtor 2

Signature of Debtor 1

Date June 8, 2016

Date

Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?

■ No
□ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

No

☐ Yes. Name of Person . Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

## The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation	
\$245	filing fee	
\$75	administrative fee	
+ \$15	trustee surcharge	
\$335	total fee	

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes:

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

### **Chapter 11: Reorganization**

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

## Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure</a>.

### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

## Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 1-16-12134-cjf Doc 1 Filed 06/15/16 Entered 06/15/16 15:45:07 Desc Main Document Page 43 of 45

B2030 (Form 2030) (12/15)

## United States Bankruptcy Court Western District of Wisconsin

In r	re Brandon G Eggers		Case No.	
		Debtor(s)	Chapter	13
	DISCLOSURE OF COM	PENSATION OF ATTOR	NEY FOR DI	EBTOR(S)
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2 compensation paid to me within one year before the be rendered on behalf of the debtor(s) in contemplate	e filing of the petition in bankruptcy,	or agreed to be paid	to me, for services rendered or to
	For legal services, I have agreed to accept		\$	3,000.00
	Prior to the filing of this statement I have recei			1,190.00
				1,810.00
2.	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
3.	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
4.	■ I have not agreed to share the above-disclosed of	compensation with any other person u	inless they are mem	bers and associates of my law firm
	☐ I have agreed to share the above-disclosed compopy of the agreement, together with a list of the			
5.	In return for the above-disclosed fee, I have agreed	to render legal service for all aspects	of the bankruptcy	case, including:
	<ul><li>a. Analysis of the debtor's financial situation, and r</li><li>b. Preparation and filing of any petition, schedules</li><li>c. Representation of the debtor at the meeting of cr</li><li>d. [Other provisions as needed]</li></ul>	, statement of affairs and plan which	may be required;	
6.	By agreement with the debtor(s), the above-disclose	ed fee does not include the following	service:	
		CERTIFICATION		
this	I certify that the foregoing is a complete statement of bankruptcy proceeding.	of any agreement or arrangement for	payment to me for r	representation of the debtor(s) in
l ,	June 8, 2016	/s/ John P. Bjork		
-	Date	John P. Bjork 107		
		Signature of Attorney <b>Bjork Law</b>	,	
		E7818 County Roa		
		Menomonie, WI 54 715-497-8220 Fax		
		bjorklawoffice-joh		
		Name of law firm	<u> </u>	

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### **United States Bankruptcy Court** Western District of Wisconsin

In re	Brandon G Eggers	Debtor(s)	Case No. Chapter	13
	VERIF	ICATION OF CREDITOR	MATRIX	
The ab	ove-named Debtor hereby verifies that	t the attached list of creditors is true and c	orrect to the best	of his/her knowledge.
Date:	June 8, 2016	/s/ Brandon G Eggers Brandon G Eggers		

Signature of Debtor

Allina Health System PO Box 43 Minneapolis, MN 55440-0043

Americas Servicing Co PO Box 10335 Des Moines, IA 50306-0335

Americas Servicing Co PO Box 10328 Des Moines, IA 50306-0328

Bank Of North Dakota PO Box 5509 Bismark, ND 58506-5509

Chase PO Box 24696 Columbus, OH 43224-0696

Chase Mortgage PO Box 24696 Columbus, OH 43224

Department Of Education PO Box 740283 Atlanta, GA 30374-0283

Exeter Finance PO Box 166097 Irving, TX 75016-6097

Kohner, Mann & Kailas, SC Attorney Janine L. Collette 4650 N. Port Washington Rd Milwaukee, WI 53212-1059

Mohela/Dept Of Education 635 Spirit Dr Chesterfield, MO 63005-1243

The Bank of New York Mellon 3476 Stateview Blvd Fort Mill, SC 29715

Wells Fargo Home Mortgage PO Box 10335 Des Moines, IA 50306